

Certificate Number: 00301-PAE-DE-036400803

Bankruptcy Case Number: 17-10193



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 15, 2022, at 5:01 o'clock PM EDT, JOHN F SCHOENEWALD completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 15, 2022 By: /s/Jimmy Arreaga

Name: Jimmy Arreaga

Title: Certified Bankruptcy Counselor